

AMENDMENTS TO THE CLAIMS

Please amend the claims of the present application as set forth below. In accordance with the PTO's revised amendment format, a detailed listing of all claims has been provided. This listing of claims will replace all prior versions and listings of claims in the application. Changes to the claims are shown by strikethrough (for deleted matter) and underlining (for added matter).

By way of overview, claims 1-63 are currently pending claims. The status of the pending claims is indicated below:

- a) Claims 1, 7, 17, 18, 21, 43-45 and 49 are currently amended;
- b) Claims 2-6, 8-16, 19, 20, 22-42, 46-48 and 50-59 are original; and
- c) Claims 60-63 are new.

Listing of Claims

1. (Currently amended) A graphical and interactive interface system for managing risk management information, comprising:

a secure database having risk management information accessible by authorized access through a network; ~~and~~

a graphics interface for generating graphic data of the risk management information in response to the authorized access; and

means for generating email to alert authorized users to updates to the risk management information.

2. (Original) A system of claim 1, the authorized access comprising user inputs to the graphics interface regarding risk management information.

1 3. (Original) A system of claim 1, further comprising one or more workflow
2 process terminals connected in network with the database, for providing updates to the
3 risk management information.

4
5 4. (Original) A system of claim 3, the terminals comprising a computer.

6
7 5. (Original) A system of claim 3, the terminals comprising one or more of a
8 facsimile, telephone and scanner.

9
10 6. (Original) A system of claim 1, the database further comprising assistance data
11 accessible concurrently with authorized access of the risk management information.

12
13 7. (Currently amended) A system of claim ~~[[1]]~~ 6, the assistance data comprising
14 loss prevention and control standards and guidelines.

15
16 8. (Original) A system of claim 1, a first portion of the risk management
17 information being associated with a first company having proprietary interest in the first
18 portion, a second portion of the risk management information being associated with a
19 second company having proprietary interest in the second portion, the database and
20 interface cooperating to provide access by the first company to the first portion by
21 authorized access while prohibiting access by the second company to the first portion, the
22 database and interface cooperating to provide access by the second company to the
23 second portion by authorized access while prohibiting access by the first company to the
24 second portion.

1 9. (Original) A system of claim 1, the risk management information being
2 segmented within the database for association with a plurality of companies having
3 proprietary interest in, and authorized access to, one or more segments of the risk
4 management information.

5
6 10. (Original) A system of claim 1, wherein at least part of the risk management
7 information is encrypted to facilitate the authorized access, and further comprising one or
8 more access computers coupled in network with the graphics interface for accessing the
9 risk management information of the database, each of the computers enabling decryption
10 of the encrypted risk management information with input of appropriate access codes.

11
12 11. (Original) A system of claim 1, further comprising first and second computers
13 coupled in network with the graphics interface, the interface providing the first computer
14 with access to a portion of the risk management information and restricting the second
15 computer from access to the portion.

16
17 12. (Original) A system of claim 1, the graphics interface providing one or more
18 filter functions to manipulate the risk management information for display of graphics
19 data at a computer networked with the graphics interface.

20
21 13. (Original) A system of claim 12, the display of graphic data occurring without
22 loading of viewing software at the computer.

23
24 14. (Original) A system of claim 12, the filter functions comprising one or more
25 of the following: country, city, state, location identifier, gross site property damage

1 values, property value, total location in square feet, percent noncombustible construction,
2 percent of noncombustible walls and roof deck with combustible roof covering, percent
3 of combustible roof, percent of combustible walls, percent with sprinklers, percent
4 needing sprinklers, survey report delivery time, estimate annual risk avoidance, cost to
5 complete, last survey date, next survey year/month due, ATC earthquake zone, sprinkler
6 protection, water supply, surveillance, warehousing protection, other protection,
7 management programs, impairments, smoking regulations, maintenance, employee
8 training, new construction, insurance, pre-emergency planning, private fire brigade,
9 hazardous materials, hot work, loss prevention inspection, fire protection inspection,
10 hazard evaluation, housekeeping, outside contractors, FEMA flood zones, windstorm, fire
11 department type, survey frequency, priority, status, customer intent to complete, and
12 predominate construction.

13
14 15. (Original) A system of claim 12, the graphic data comprising one or more
15 reports selected from the group consisting of fire protection, recommendation summary,
16 loss prevention survey report delivery, loss prevention survey report schedule, risk
17 quality benchmarking, risk quality rating, management programs, building construction,
18 catastrophe, active recommendations, and completion status.

19
20 16. (Original) A system of claim 1, the graphics interface and database forming a
21 web sever platform to generate secure web pages of the risk management information at a
22 computer networked with the platform and having authorized access to the risk
23 management information.

1 17. (Currently amended) A system of claim 1, the ~~database~~ means for generating
2 email generates email in response to receipt of an update to the risk management
3 information.

4
5 18. (Currently amended) A system of claim 17, the ~~database~~ means for generating
6 email generates email only for authorized user inputs to the risk management
7 information.

8
9 19. (Original) A system of claim 17, the email being addressed to a user having
10 the authorized access to the risk management information.

11
12 20. (Original) A system of claim 17, the email having a hyperlink to graphic data
13 of the risk management information.

14
15 21. (Currently amended) A system of claim 1, the ~~database~~ means for generating
16 emails generates periodic email defining updates to the risk management information.

17
18 22. (Original) A system of claim 21, the periodic email being addressed to a user
19 having the authorized access to the risk management information.

20
21 23. (Original) A system of claim 21, the periodic email having a hyperlink to
22 graphic data of the risk management information.

1 24. (Original) A system of claim 1, the database being responsive to inputs by a
2 user with authorized access at a computer networked with the database to securely store
3 electronic documents with the risk management information associated with the user.
4

5 25. (Original) A system of claim 24, the electronic documents comprising one or
6 more of loss prevention survey results, risk summaries, and CAD diagrams.
7

8 26. (Original) A system of claim 24, the electronic documents comprising one or
9 more CAD diagrams, and further comprising means for automatically converting the
10 CAD diagrams into graphic image for storage within the database.
11

12 27. (Original) A system of claim 1, the database comprising a SQL database
13 server.
14

15 28. (Original) A system of claim 1, the database responsive to electronically
16 received recommendations regarding a segment of risk management information to post
17 the recommendations with the segment of risk management information.
18

19 29. (Original) A system of claim 1, the graphics interface facilitating interactive
20 recommendations, wherein electronic recommendations for a segment of risk
21 management information may be stored with the database for association with the
22 segment of risk management information.
23
24
25

1 30. (Original) A system of claim 1, the graphics interface and user interface
2 providing drill-down linkage between high level summary and low level explanatory
3 details based upon contributing factors to that rating.
4

5 31. (Original) A system of claim 1, the graphics interface generating color-coded
6 graphic data to differentiate decision-making risk management information.
7

8 32. (Original) A system of claim 30, the color-coded graphic data comprising red,
9 yellow, blue and green decision-making risk management information.
10

11 33. (Original) A system of claim 30, different colors of the color-coded graphic
12 data being associated with different quality ratings.
13

14 34. (Original) A system of claim 1, further comprising means for appending user-
15 generating comments to one or more segments of the risk management information.
16

17 35. (Original) A system of claim 1, further comprising means for viewing and
18 manipulating recommendations and associated valuations through the graphics interface
19 and over the network.
20

21 36. (Original) A system of claim 35, further comprising means for selectively
22 switching between cost-benefit analyses, summaries, status screens, through the graphics
23 interface and over the network.
24
25

1 37. (Original) A system of claim 35, further comprising means for selectively
2 switching between values associated with recommendations, through the graphics
3 interface and over the network.
4

5 38. (Original) A system of claim 1, further comprising means for viewing one or
6 more of the following recommended cost-benefit analysis information through the
7 graphics interface and over the network: total loss before implementation of a
8 recommendation, total loss after implementation of a recommendation, property damage
9 loss before implementation of a recommendation , property damage loss after
10 implementation of a recommendation, business interruption loss before implementation
11 of a recommendation, business interruption loss after implementation of a
12 recommendation, estimated cost to complete, estimated cost to complete source,
13 estimated probability, estimated probability source, and estimated annual risk avoidance.
14

15 39. (Original) A system of claim 38, the estimated annual risk avoidance
16 comprising a factor of $[(\text{property loss before implementation of a recommendation} +$
17 $\text{business interruption loss before implementation of a recommendation}) - (\text{property loss}$
18 $\text{after implementation of a recommendation} + \text{business interruption loss after}$
19 $\text{implementation of a recommendation})] / \text{probability (in years)}).$
20

21 40. (Original) A system of claim 1, further comprising means for sharing one or
22 more recommendations between users through the interface and over the network.
23

24 41. (Original) A system of claim 40, the sharing based upon access and authority
25 levels of accounts, divisions, locations, or individuals.

1
2 42. (Original) A system of claim 1, further comprising means for posting user-
3 generated documents with user-authorized risk management information through the
4 graphics interface and over the network.

5
6 43. (Currently amended) A system of claim 1, ~~further comprising means for~~
7 ~~automatically emailing users with notification of~~ wherein the updates to the risk
8 management information comprise modifications in a segment of risk management
9 information, the users having authorized access to the segment.

10
11 44. (Currently amended) A system of claim 43, wherein the modifications
12 ~~comprising~~ comprise the posting of a new document to the segment of risk management
13 information.

14
15 45. (Currently amended) A system of claim 1, ~~further comprising~~ wherein the
16 means for generating email comprises (a) an email server connected in a network with
17 one or more access computers, and (b) an email notification application connected in
18 network with the database for automatically sending email notification to the access
19 computers upon updates to the risk management information.

20
21 46. (Original) A system of claim 45, further comprising a workflow engine
22 application connected in network between the database and the email notification
23 application, for interfacing between one or more access terminals and the database.
24
25

1 47. (Original) A system of claim 1, further comprising a workflow engine
2 application connected in network with the database for interfacing between one or more
3 access terminals and the database.
4

5 48. (Original) A system of claim 47, the workflow engine application comprising
6 a rec builder for posting recommendations to the risk management information.
7

8 49. (Currently amended) A system of claim 1, wherein the ~~further comprising (a)~~
9 means for generating email ~~indicating, to authorized users, updates to the risk~~
10 ~~management information, and (b) further comprises~~ means for the users to turn email
11 notification on or off and to self-select email notification frequency.
12

13 50. (Original) A system for managing risk management information, comprising:
14 a database for storing one or more segments or risk management information;
15 means for augmenting information within one of the segments through a
16 workflow process terminal in network with the database; and
17 email notification means for communicating email to an authorized user of the
18 one segment to notify the authorized user of the augmented information, wherein the
19 authorized user may access graphical data representing at least part of the segment of risk
20 management information.
21

22 51. (Original) A system of claim 50, the email notification means comprising an
23 email server connected in network with the authorized user, and an email notification
24 application for interfacing between the database and the email server.
25

1 52. (Original) A system of claim 50, further comprising a workflow engine
2 application for interfacing between one or more workflow process terminals and the
3 database.

4
5 53. (Original) A system of claim 50, further comprising a security buffer coupled
6 in network between the database and an access computer of the authorized user, for
7 ensuring only authorized access to the segments of information.

8
9 54. (Original) A system of claim 53, the email comprising an Internet link to the
10 augmented information within the one segment, the buffer automatically checking with
11 the database to ensure that a user accessing the link has authorized access to the
12 augmented information.

13
14 55. (Original) A system of claim 50, further comprising a graphics interface for
15 collating risk management information from the database into a graphical display for an
16 access computer coupled in network with the database.

17
18 56. (Original) A method for managing risk management information, comprising
19 the steps of:

20 segmenting risk management information within a database according to access
21 authorizations;

22 generating graphical display of a segment of risk management information at an
23 access computer networked with the database in response to user inputs at the computer
24 and having appropriate access authorization;

1 updating the segment of risk management information in response to data inputs
2 through a workflow process terminal; and

3 automatically communicating email to the access computer in notification of the
4 data inputs to the segment.

5
6 57. (Original) A method of claim 56, the step of automatically communicating
7 comprising the step of sending an Internet link to information within the segment.

8
9 58. (Original) A method of claim 57, further comprising the step of automatically
10 verifying authorizations at the database in response to user interaction with the Internet
11 link.

12
13 59. (Original) A method of claim 56, the step of generating graphical display
14 comprising the step of filtering the segment of risk management information in response
15 to user-selected filtering options at s at the access computer.

16
17 60. (New) A system of claim 1, wherein the risk management information is
18 segmented within the database for association with a plurality of entities having
19 proprietary interest in, and authorized access to, one or more segments of the risk
20 management information, wherein the risk management information pertains to property
21 risks associated with loss of existing property associated with the plurality of entities
22 located at a plurality of respective facilities.

1 61. (New) A system of claim 60,

2 wherein the system is configured to allow selective access to parts of the risk
3 management information to authorized users having different roles associated with risk
4 management, to thereby control sharing of risk management information, and

5 wherein the system is further configured to facilitate the management of the
6 property risks by facilitating: an initial collection of risk information in a survey
7 conducted at a facility; the building of a recommendation pertaining to assessed risks at
8 the facility; and the tracking of progress regarding the recommendation.

9
10 62. (New) A graphical and interactive interface system for managing risk
11 management information, comprising:

12 a secure database having risk management information accessible by authorized
13 access through a network; and

14 a graphics interface for generating graphic data of the risk management
15 information in response to the authorized access,

16 wherein the risk management information is segmented within the database for
17 association with a plurality of entities having proprietary interest in, and authorized
18 access to, one or more segments of the risk management information, wherein the risk
19 management information pertains to property risks associated with loss of existing
20 property associated with the plurality of entities located at a plurality of respective
21 facilities,

22 wherein the system is configured to allow selective access to parts of the risk
23 management information to authorized users having different roles associated with risk
24 management, to thereby control sharing of risk management information, and
25

1 wherein the system is further configured to facilitate the management of the
2 property risks by facilitating: an initial collection of risk information in a survey
3 conducted at a facility; the building of a recommendation pertaining to assessed risks at
4 the facility; and the tracking of progress regarding the recommendation.

5
6 63. (New) A method for managing risk management information, comprising:
7 providing a database for storing risk management information that is segmented
8 for association with a plurality of entities having proprietary interest in, and authorized
9 access to, one or more segments of the risk management information, wherein the risk
10 management information pertains to property risks associated with loss of existing
11 property associated with the plurality of entities located at a plurality of respective
12 facilities, and

13 allowing selective access to parts of the risk management information to
14 authorized users having different roles associated with risk management, to facilitate the
15 management of the property risks,

16 wherein the management of the property risks includes:

17 collecting risk information in a survey conducted at a facility;

18 building of a recommendation pertaining to assessed risks at the facility;

19 and

20 tracking the progress of the recommendation.